# Case 17-12082-mdc Doc 15 Filed 04/30/17 Entered 05/01/17 01:09:26 Desc Imaged

Certificate of Notice Page 1 of 3 Eastern District of Pennsylvania

In re: Chad Johnson Debtor Case No. 17-12082-mdc Chapter 13

#### CERTIFICATE OF NOTICE

District/off: 0313-2 User: dlv Page 1 of 1 Date Rcvd: Apr 28, 2017

Form ID: 309I Total Noticed: 12

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on

Apr 30, 2017.

Chad Johnson, 319 Forest Ave, Willow Grove JP Morgan Chase Bank, N.A., 3415 Union Dr., +Chad Johnson, Willow Grove, PA 19090-2810 db 13889492 Columbus, OH 43219

Terrell, TX 75161 Santander Consumer, PO Box 961245, 13889493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: alan-budman@erols.com Apr 29 2017 01:40:50 ALAN D. BUDMAN, 1150 Old York Road, 2nd Floor, Abington, PA 19001

+E-mail/Text: notice@ph13trustee.com Apr 29 2017 01:43:02 tr

WILLIAM C. MILLER, Chapter 13 Trustee, 1234 Market Street, Suite 1813, Philadelphia, PA 19107-3704

E-mail/Text: bankruptcy@phila.gov Apr 29 2017 01:42:44 City of Philadelphia, sma

City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, Philadelphia, PA 19102-1595 1515 Arch Street 15th Floor,

E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 29 2017 01:41:50 smg

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,

Harrisburg, PA 17128-0946

+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 29 2017 01:42:11 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Phi smq U.S. Attorney Office, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Apr 29 2017 01:41:52 United States Trustee, Suite 500, Office of the U.S. Trustee, 833 Chestnut Street, Philadelphia, PA 19107-4405

13896053 KeyBank N.A.,

+E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Apr 29 2017 01:42:00 4910 Tiedeman Road, Brooklyn, OH 44144-2338 +EDI: DRIV.COM Apr 29 2017 01:28:00 Santander Consumer USA Inc 13908920 Santander Consumer USA Inc., P.O. Box 560284.

Dallas, TX 75356-0284

+EDI: DRIV.COM Apr 29 2017 01:28:00 13908922 Santander Consumer USA Inc., P.O. Box 961245.

Fort Worth, TX 76161-0244

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank, P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 30, 2017 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2017 at the address(es) listed below:

ALAN D. BUDMAN on behalf of Debtor Chad Johnson alan-budman@erols.com

MATTEO SAMUEL WEINER on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION

bkgroup@kmllawgroup.com

USTPRegion03.PH.ECF@usdoj.gov United States Trustee

WILLIAM C. MILLER ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 4

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Information to	00 1 age 2 01 3		
Debtor 1	Chad Johnson		Social Security number or ITIN xxx-xx-7649
	First Name Middle	Name Last Name	EIN
Debtor 2	-		Social Security number or ITIN
(Spouse, if filing)	First Name Middle	Name Last Name	EIN
United States Bank	nited States Bankruptcy Court Eastern District of Pennsylvania Date of		Date case filed for chapter 13 3/27/17
Case number: 17	7–12082–mdc		

# Official Form 309I

### **Notice of Chapter 13 Bankruptcy Case**

12/15

\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\*

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Chad Johnson	
2.	All other names used in the last 8 years		
3.	Address	319 Forest Ave Willow Grove, PA 19090	
4.	<b>Debtor's attorney</b> Name and address	ALAN D. BUDMAN 1150 Old York Road 2nd Floor Abington, PA 19001	Contact phone (215) 884–1600 Email: <u>alan-budman@erols.com</u>
5.	Bankruptcy trustee Name and address	WILLIAM C. MILLER Chapter 13 Trustee 1234 Market Street Suite 1813 Philadelphia, PA 19107	Contact phone 215–627–1377 Email: <u>ecfemails@ph13trustee.com</u>
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: Philadelphia Office — 8:30 A.M. to 5:00 P.M Reading Office — 8:00 A.M. to 4:30 P.M.
	www.pacer.gov.		Contact phone (215)408–2800 Date: 4/28/17

For more information, see page 2

Debtor Chad Johnson Case number 17-12082-mdc

7.	Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 22, 2017 at 9:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Suite 18–341, 1234 Market Street, Philadelphia, PA 19107		
8. Deadlines  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.		Deadline to file a complaint to challenge dischargeability of certain debts:  You must file:  a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or  a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 7/21/17		
		Deadline for all creditors to file a proof of clain (except governmental units):  Deadline for governmental units to file a proof			
		Claim:  Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.  Deadline to object to exemptions:  The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.			
	Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of 399.00 per month for 60 months. The hearing on confirmation will be held on: 6/15/17 at 9:30 AM, Location: Courtroom #2, 900 Market Street, Philadelphia, PA 19107  If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to			
10. Creditors with a foreign address		extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case  Chapter 13 allows an individual with regular income and debts below a specified amount to a according to a plan. A plan is not effective unless the court confirms it. You may object to corplan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of hearing. The debtor will remain in possession of the property and may continue to operate the unless the court orders otherwise.		confirms it. You may object to confirmation of the mary of the plan, if not enclosed, will be sent to you notice, you will be sent notice of the confirmation			
distributed to credit exempt. You may in		distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's o	ebtors to keep certain property as exempt. Fully exempt property will not be sold and ditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as y inspect that list at the bankruptcy clerk's office or online at <a href="www.pacer.gov">www.pacer.gov</a> . If you believe that authorize an exemption that debtors claimed, you may file an objection by the deadline.		
a deb under debto disch bankr		Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the lebtors personally except as provided in the plan. If you want to have a particular debt excepted from lischarge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the pankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.			